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Based on the insured's business, any combination of the following policy changes may apply at your next renewal. Changes do not apply to Lessor's Risk policies unless noted otherwise.

Insured Business	Conditional Renewal Reason	Policies Effective On or After
All Businesses	Change in premium; please refer to actual notice for specific premium dollar amount	All
	Based on our underwriting guidelines, the Functional Building Valuation form may have been added to your policy, if your policy contains a building 50 years or older. This applies to both non-LRO and lessor's risk only policies.	3/28/2025
	The following exclusion has been added to your policy: BP 04 92 07 02 Total Pollution Exclusion	2/15/2026
	Cyber Suite Coverage is no longer an available coverage on an Accredited policy. As a result, B10 1 113 10 20 and any corresponding state specific or amendatory endorsements related to this coverage have been removed from your policy.	6/1/2026